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CLAIM AMENDMENTS:

Please amend the claims so that a listing of all currently pending claims reads as follows:

1. (Previously Presented) A computer implemented method of providing awards to a customer, the method comprising:
receiving an award request;
using a computer system for determining if the customer has a number of points to meet a predetermined number of points corresponding to the award request; and
using a computer system for authorizing a points overdraft if the customer has less than the predetermined number of points.
2. (Previously Presented) The method of claim 1 further comprising:
using a computer system for determining if the customer has accrued a number of points equal or greater than the points overdraft after a predetermined time period has elapsed.
3. (Original) The method of claim 2 wherein the time period is a range of about one day to about one year.
4. (Previously Presented) The method of claim 2 further comprising:
using a computer system for imposing a financial penalty on the customer if the customer has accrued less than the points overdraft on expiration of the predetermined time period.
5. (Original) The method of claim 4 wherein the financial penalty includes charging the customer for the price of the award.

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6. (Original) The method of claim 4 wherein the financial penalty includes charging the customer interest based on the price of the award.
7. (Original) The method of claim 4 wherein the authorization of the rewards overdraft is based on customer criteria.
8. (Original) The method of claim 7 wherein the customer criteria includes a customer authorization to debit a financial instrument.
9. (Original) The method of claim 7 wherein the customer criteria includes a frequency of customer patronage.
10. (Previously Presented) A computer implemented system of providing awards to a customer comprising:
 - means for receiving an award request;
 - computer means for determining if the customer has a number of points to meet a predetermined number of points corresponding to the award request; and
 - computer means for authorizing a points overdraft if the customer has less than the predetermined number of points.
11. (Previously Presented) The system of claim 10 further comprising:
 - computer means for determining if the customer has accrued a number of points equal to or greater than the points overdraft after a predetermined time period has elapsed.
12. (Original) The system of claim 11 wherein the time period is a range of about one day to about one year.

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13. (Previously Presented) The system of claim 12 further comprising:
computer means for imposing a financial penalty on the customer if the
customer has accrued less than the points overdraft on expiration of the predetermined time
period.

14. (Original) The system of claim 13 wherein the financial penalty includes
charging the customer for the price of the award.

15. (Original) The system of claim 13 wherein the financial penalty includes
charging the customer interest based on the price of the award.

16. (Original) The system of claim 10 wherein the authorization of the rewards
overdraft is based on customer criteria.

17. (Original) The system of claim 16 wherein the customer criteria includes a
customer authorization to debit a financial instrument.

18. (Original) The system of claim 16 wherein the customer criteria includes a
frequency of customer patronage.

19. (Original) A computer readable medium including a program for providing
awards to a customer comprising:

computer readable program code for receiving an award request;
computer readable program code for determining if the customer has a
number of points to meet a predetermined number of points corresponding to the award
request; and

computer readable program code for authorizing a points overdraft if the
customer has less than the predetermined number of points.

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20. (Original) The computer readable medium of claim 19 further comprising:
computer readable program code for determining if the customer has accrued
a number of points equal to or greater than the points overdraft after a predetermined time
period has elapsed.

21. (Original) The system of claim 19 further comprising:
computer readable program code for imposing a financial penalty on the
customer if the customer has accrued less than the points over draft on the expiration of the
predetermined time period.

22. (Previously Presented) The method of claim 1 wherein the points are accrued
by purchasing goods and services from at least one company.

23. (Previously Presented) The method of claim 1 wherein the award request
includes a request for an award chosen from a group consisting of air travel mileage, rental
car privileges, consumer goods, consumer services, and hotel rooms.